Case 08-17564 Doc 1 Filed 07/08/08 Entered 07/08/08 16:39:30 Desc Main 7/08/08 4:38PM Document Page 1 of 13

B1 (Official F	Form 1)(1/0	08)			D0	Cumcin		igc I oi	13				
United States Bankruptcy C Northern District of Illinois					ourt			Voluntary Petition					
Name of Debtor (if individual, enter Last, First, Middle):  Feldstein, Lee					Name of Joint Debtor (Spouse) (Last, First, Middle):  Lamkin, Courtney								
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):								
Last four dig (if more than o	one, state all)	Sec. or Indi	vidual-Taxp	ayer I.D. (	ITIN) No./0	Complete E	(if mo	our digits one, see than one, see than one, see than one, see than one than one than the the the the than the the the the the the the than the	tate all)	Individual-T	Гахрауег I.l	D. (ITIN) No	./Complete EIN
Street Addres 2082 Bui Napervil	nker Cou	*	Street, City,	and State)	_	ZIP Code	Stree 20 Na		Joint Debtor er Court	(No. and Str	reet, City, a	nd State):	ZIP Code
County of Re	esidence or	of the Princ	cipal Place o	f Business		60563		ty of Reside	ence or of the	Principal Pla	ace of Busin	ness:	60563
Mailing Add	ress of Deb	tor (if diffe	rent from str	eet addres	ss):		Maili	ng Address	of Joint Debt	or (if differen	nt from stre	et address):	
					г	ZIP Code	_					i	ZIP Code
Location of I (if different f				r									
	• •	Debtor				of Business one box)				of Bankrup Petition is Fi		Under Which	a
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			<ul> <li>☐ Health Care Business</li> <li>☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> <li>☐ Other</li> <li>Tax-Exempt Entity         <ul> <li>(Check box, if applicable)</li> <li>☐ Debtor is a tax-exempt organiz under Title 26 of the United Str. Code (the Internal Revenue Co</li> </ul> </li> </ul>			e) anization d States	defined "incurr	er 9 er 11 er 12	Of Cl of Cl of Checkonsumer debts, § 101(8) as dual primarily	a Foreign I napter 15 Pe a Foreign I e of Debts c one box)		ding ecognition	
 		_	ee (Check or	ne box)				k one box:		Chapter 11			
<ul> <li>Full Filing Fee attached</li> <li>☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.</li> <li>☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.</li> </ul>				Chec	Debtor is k if: Debtor's a to insiders k all applica A plan is Acceptance	aggregate non s or affiliates)	ncontingent li are less than ith this petition were solici	or as defined iquidated do \$2,190,00 on.	d in 11 U.S.C ebts (excluding).	c. § 101(51D).  ng debts owed  or more			
Statistical/A  Debtor es  Debtor es there will	stimates tha	t funds will t, after any	be available	erty is ex	cluded and	administrat		es paid,		THIS	SPACE IS F	FOR COURT U	SE ONLY
Estimated Nu  1- 49	50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated As \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion					
Estimated Lia \$0 to \$50,000	abilities  \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	\$500,000,001 to \$1 billion					

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Document Page 2 of 13

Page 2 of 13 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Feldstein, Lee (This page must be completed and filed in every case) Lamkin, Courtney All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ John J Lynch July 7, 2008 Signature of Attorney for Debtor(s) (Date) John J Lynch 6270193 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

#### B1 (Official Form 1)(1/08)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Feldstein, Lee Lamkin, Courtney

### **Signatures**

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Lee Feldstein

Signature of Debtor Lee Feldstein

X /s/ Courtney Lamkin

Signature of Joint Debtor Courtney Lamkin

Telephone Number (If not represented by attorney)

July 7, 2008

Date

### Signature of Attorney\*

### X /s/ John J Lynch

Signature of Attorney for Debtor(s)

#### John J Lynch 6270193

Printed Name of Attorney for Debtor(s)

Law Offices of John J Lynch, P.C.

Firm Name

801 Warrenville Road, Ste. 560 Lisle, IL 60532

Address

#### Email: JJLynch@JJLynchLaw.Com 630-960-4700 Fax: 630-960-4755

Telephone Number

July 7, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
2	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Lee Feldstein Courtney Lamkin		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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# Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Lee Feldstein		
	Lee Feldstein		
Date: July 7, 2008			

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

		1 tot their District of Immors		
In re	Lee Feldstein Courtney Lamkin		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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# Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Courtney Lamkin		
_	Courtney Lamkin		
Date: July 7, 2008			

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Certificate Number: 00134-ILN-CC-004374552

# **CERTIFICATE OF COUNSELING**

I CERTIFY that on July 7, 2008	, a	t <u>6:17</u>	o'clock AM PDT .
Lee Feldstein	7 //	receive	d from
Cricket Debt Counseling	·•···		,
an agency approved pursuant to 11 U.S.C.	§ 111 to	provide credit	counseling in the
Northern District of Illinois	, a	n individual[d	or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111		
A debt repayment plan was not prepared	If a c	lebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by i	nternet a	nd telephone	·
Date: July 7, 2008	Ву	/s/Karen Berg	
	Name	Karen Berg	
	Title	Counselor	

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Certificate Number: <u>00134-ILN-CC-004374553</u>

# **CERTIFICATE OF COUNSELING**

I CERTIFY that on July 7, 2008	a	t <u>6:17</u>	o'clock AM PDT,		
Courtney Lamkin		received f	rom		
Cricket Debt Counseling			,		
an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the					
Northern District of Illinois	, a	n individual [or	group] briefing that complied		
with the provisions of 11 U.S.C. §§ 109(h)	and 111				
A debt repayment plan was not prepared	If a c	lebt repayment p	lan was prepared, a copy of		
the debt repayment plan is attached to this c	ertificat	e.			
This counseling session was conducted by i	nternet a	nd telephone	·		
Date: July 7, 2008	Ву	/s/Karen Berg			
	Name	Karen Berg			
	Title	Counselor			

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

Activity Collection Se 664 N Milwaukee Ave Prospect Heights, IL 60070

Affl Fin 3900 Hollywood Blvd Hollywood, FL 33021

Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

Arrow Financial Servic 5996 W Touhy Ave Niles, IL 60714

Arrow Ser 5996 West Touhy Ave Po # Smi-0000013221 Niles, IL 60714

Atg Credit Llc 1043 W. Grandville Chicago, IL 60660

Cap One Po Box 85520 Richmond, VA 23285

Cavalry Portfolio Serv 7 Skyline Dr Ste 3 Hawthorne, NY 10532

Cba Collection Bureau 25954 Eden Landing Rd Hayward, CA 94545

Collection Po Box 9134 Needham, MA 02494

Credit Management Lp 4200 International Pkwy Carrollton, TX 75007 Credit Protection Asso 13355 Noel Rd Ste 2100 Dallas, TX 75240

Credit Recovery Inc 311 E Mckinley Rd Ottawa, IL 61350

Cybrcollect Po Box 1145 La Crosse, WI 54601

Diversified P O Box 551268 Jacksonville, FL 32255

First Bank 560 Anglum Rd Hazelwood, MO 63042

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Illinois Collection Se 8231 185th St Ste 100 Tinley Park, IL 60487

Kca Financial Svcs 628 North St Geneva, IL 60134

Lvnv Funding Llc Po Box 740281 Houston, TX 77274

Merchants Cr 223 W Jackson St Chicago, IL 60606

Mfg Financial Inc Po Box 526262 Salt Lake City, UT 84152 Millenium Credit Con 149 E Thompson Ave West St Paul, MN 55118

Nationwide Credit & Co 9919 W Roosevelt Rd Westchester, IL 60154

Nco Fin/38 Po Box 13564 Philadelphia, PA 19101

Nco Fin/99 Po Box 15636 Wilmington, DE 19850

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Park Dansan 113 W 3rd Ave Gastonia, NC 28052

Plains Commerce Bank 5109 S Broadband Ln Sioux Falls, SD 57108

Renaissance Recovery 109 Fairfield Way Suite 201 Bloomingdale, IL 60108

Rjm Acq Llc 575 Underhill Blvd Ste 2 Syosset, NY 11791

State Colls Po Box 6250 Madison, WI 53701

Tri State Adjustment F 440 Challenge St Freeport, IL 61032 Unique National Collec 119 E Maple St Jeffersonville, IN 47130

Wffinaccpt 1240 Office Plaza Dr West Des Moines, IA 50266